

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHAEL J KULPIN
MELINDA R KULPIN
Debtor(s)

Case No. 08-14558

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/06/2008.
- 2) The plan was confirmed on 09/25/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/15/2009, 06/05/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 07/23/2009.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,280.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$21,750.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$21,750.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,815.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,156.17
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,971.17**

Attorney fees paid and disclosed by debtor: \$685.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN GENERAL FINANCE	Secured	5,094.60	5,094.60	5,094.60	2,441.53	216.25
AMERICAN SUZUKI FINANCIAL SVCS	Secured	24,604.05	24,604.05	24,604.05	8,322.04	1,529.02
CAPITAL ONE BANK	Unsecured	4,430.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	17,139.00	17,139.36	17,139.36	146.29	0.00
DELL FINANCIAL SERVICES	Unsecured	3,856.00	4,248.70	4,248.70	23.68	0.00
DISCOVER BANK	Unsecured	12,517.00	10,362.73	10,362.73	88.45	0.00
DISCOVER BANK	Unsecured	10,362.00	14,923.07	14,923.07	127.37	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	168.00	237.84	237.84	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	110.00	141.68	141.68	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,034.00	1,034.25	1,034.25	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	630.00	732.68	732.68	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	24,132.00	25,240.33	25,240.33	215.43	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	15,059.00	16,097.12	16,097.12	137.39	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	12,498.00	13,263.64	13,263.64	113.21	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	503.00	503.71	503.71	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,098.00	3,098.11	3,098.11	17.27	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,797.00	6,797.47	6,797.47	58.02	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	933.00	1,119.95	1,119.95	0.00	0.00
FINGERHUT	Unsecured	1,281.00	1,009.11	1,009.11	0.00	0.00
GMAC RESCAP LLC	Secured	1,243.52	1,243.52	1,243.52	1,243.52	0.00
GMAC RESCAP LLC	Secured	NA	NA	NA	0.00	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	1,013.00	1,063.28	1,063.28	0.00	0.00
NICOR GAS	Unsecured	6,394.00	103.85	103.85	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	10,311.00	10,833.66	10,833.66	92.46	0.00
RESURGENT CAPITAL SERVICES	Unsecured	8,949.00	9,601.93	9,601.93	81.95	0.00
RESURGENT CAPITAL SERVICES	Unsecured	8,842.00	1,719.19	1,719.19	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	4,438.00	4,807.00	4,807.00	26.79	0.00
RESURGENT CAPITAL SERVICES	Unsecured	642.00	1,183.93	1,183.93	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	1,249.00	1,347.43	1,347.43	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	1,157.00	1,314.15	1,314.15	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	351.00	423.31	423.31	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ROUNDUP FUNDING LLC	Unsecured	1,225.00	1,431.18	1,431.18	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	593.00	767.72	767.72	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	8,273.00	8,804.97	8,804.97	75.15	0.00
ROUNDUP FUNDING LLC	Unsecured	6,503.00	6,907.35	6,907.35	58.95	0.00
SOVEREIGN BANK	Secured	NA	NA	NA	0.00	0.00
SOVEREIGN BANK	Secured	9,655.64	2,559.26	2,559.26	2,559.26	0.00
UNITED CONSUMER FINANCIAL	Secured	200.00	200.00	200.00	200.00	4.80
UNITED CONSUMER FINANCIAL	Unsecured	NA	223.61	223.61	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,802.78	\$3,802.78	\$0.00
Debt Secured by Vehicle	\$29,698.65	\$10,763.57	\$1,745.27
All Other Secured	\$200.00	\$200.00	\$4.80
TOTAL SECURED:	\$33,701.43	\$14,766.35	\$1,750.07
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$166,482.31	\$1,262.41	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,971.17</u>
Disbursements to Creditors	<u>\$17,778.83</u>
TOTAL DISBURSEMENTS :	<u>\$21,750.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/28/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.